

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

John H. Murrio
46-5367233, 83-3415455
Marlene A. Murrio
aka Marlene Kessler
Debtor(s)

Bankruptcy Case No.: 19-24599-GLT
Issued Per 1/27/2020 Proceeding
Chapter: 13
Docket No.: 27 - 17
Concil. Conf.: May 21, 2020 at 09:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 17, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on May 21, 2020 at 09:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 7 of PA Rev and Claim No. 12 of Harley Davidson .
- ☒ H. Additional Terms: Counsel Fees are based on a return of \$190.00

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: January 31, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 John H. Murrio
 Marlene A. Murrio
 Debtors

Case No. 19-24599-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

Page 1 of 3
 Total Noticed: 61

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db/jdb
 cr +John H. Murrio, Marlene A. Murrio, 1931 Sleepy Hollow Road, South Park, PA 15129-9112
 +JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA,, c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 cr +TOWNSHIP OF SOUTH PARK AND SOUTH PARK SCHOOL DISTR, GRB Law, 437 Grant Street 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
 15181144 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
 15163929 +Best Buy Credit Services, P.O. Box 790441, St. Louis, Missouri 63179-0441
 15163930 Big's Sanitation, Inc., 4859 State Route 51 North, Rostraver, Pennsylvania 15012-4407
 15163933 +CENLAR, P.O. Box 77404, Ewing, New Jersey 08628-6404
 15174219 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
 15163932 Capital One Bank - Cabela's, P.O. Box 71083, Charlotte, North Carolina 28272-1083
 15183985 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 15163934 Chase (P.O. Box 15123, Wilmington, Dela, P.O. Box 15123, Wilmington, Delaware 19850-5123
 15163935 +City and School District of Pittsburgh, Department of Finance, 414 Grant Street,
 Pittsburgh, Pennsylvania 15219-2409
 15163940 +Creditech Collection Solutions, P.O. Box 99, Bangor, Pennsylvania 18013-0099
 15163941 +Dale K. Cowher & Company LLC, 250 Mt. Lebanon Blvd., Suite 401,
 Pittsburgh, Pennsylvania 15234-1249
 15163943 +Erie Insurance Co., Brennan & Clark, 721 East Madison St., Ste. 200,
 Villa Park, Illinois 60181-3083
 15163944 +Estate of Mary B. Smith, Joanne Valco, Executrix, 750 Beechland Street,
 Homestead, Pennsylvania 15120-2902
 15163945 +Gery Heating & Cooling, Inc., 1408 West Liberty Avenue, Pittsburgh, Pennsylvania 15226-1102
 15163946 Global Client Solutions, LLC, 4500 S. 129th Street, Suite 175, Tulsa, Oklahoma 74134
 15163948 Harley-Davidson Credit Corp., Dept. 15129, Palantine, Illinois 60055-5129
 15183039 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 15163949 +Honorable James A. Motznik, 736 Brookline Blvd., Pittsburgh, Pennsylvania 15226-2178
 15181662 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 15163952 Macy's, P.O. Box 9001094, Louisville, Kentucky 40290-1094
 15163953 Macy's American Express Account, P.O. Box 9001108, Louisville, Arizona 40290-1108
 15163954 +Medi-Help Medical Center, 1691 Washington Road, Pittsburgh, Pennsylvania 15228-1631
 15163959 +PNC Bank, P.O. Box 856177, Louisville, Kentucky 40285-6177
 15189974 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 15163960 Robert J. Garvin, Esquire, 1806 Frick Building, 417 Grant Street,
 Pittsburgh, Pennsylvania 15219
 15163964 +Target Card Services, P.O. Box 660170, Dallas, Texas 75266-0170
 15190202 +The Estate of Mary B. Smith, c/o Joanne Valco, 750 Beechland St.,
 Pittsburgh, PA 15120-2902
 15190584 +Township of South Park & South Park SD, GRB Law, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
 15192307 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: U.S. Bank National Association, Bankruptcy Department,
 PO Box 108, Saint Louis MO 63166-0108)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2020 04:29:33
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15163942 E-mail/Text: kburkley@bernsteinlaw.com Feb 01 2020 04:08:14 Duquesne Light,
 Payment Processing Center, P.O. Box 10, Pittsburgh, Pennsylvania 15230-0010
 15163931 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:11:36 BP/Synchrony Bank,
 P.O. Box 530942, Atlanta, Georgia 30353-0942
 15191387 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2020 04:28:47
 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk VA 23541-1021
 15169571 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 01 2020 04:12:50
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15163936 E-mail/Text: documentfiling@lciinc.com Feb 01 2020 04:05:39 Comcast, P.O. Box 3002,
 Southeastern, Pennsylvania 19398-3002
 15163937 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 01 2020 04:06:19 Comenity - The Buckle,
 P.O. Box 659704, San Antonio, Texas 78265-9704
 15163938 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 01 2020 04:06:19 Comenity - Venus,
 P.O. Box 659617, San Antonio, Texas 78265-9617
 15163939 +E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 01 2020 04:08:22
 Credit Collection Services, 725 Canton Street, Norwood, Massachusetts 02062-2679
 15187140 E-mail/Text: bnc-quantum@quantum3group.com Feb 01 2020 04:06:34
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 15192258 +E-mail/Text: kburkley@bernsteinlaw.com Feb 01 2020 04:08:14 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 61

Date Rcvd: Jan 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15163947 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 01 2020 04:06:07 GM Financial,
P.O. Box 78143, Phoenix, Arizona 85062-8143
15163950 E-mail/Text: cio.bncmail@irs.gov Feb 01 2020 04:06:04 Internal Revenue Service,
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346
15191388 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 01 2020 04:07:33 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
15163951 +E-mail/Text: bncnotices@becket-lee.com Feb 01 2020 04:05:57 Kohl's Payment Center,
P.O. Box 2983, Milwaukee, Wisconsin 53201-2983
15173269 E-mail/PDF: resurgentbknottifications@resurgent.com Feb 01 2020 04:11:05 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15173268 E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 01 2020 04:12:38 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15163955 E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 01 2020 04:11:33 Merrick Bank,
P.O. Box 660702, Dallas, Texas 75266-0702
15163956 +E-mail/Text: Bankruptcies@nragroup.com Feb 01 2020 04:08:29 National Recovery Agency,
2491 Paxton Street, Harrisburg, Pennsylvania 17111-1036
15185545 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2020 04:27:59
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15163957 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:11:36 PayPal Credit Services/SYNCB,
P.O. Box 960080, Orlando, Florida 32896-0080
15163958 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2020 04:06:51
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, Pennsylvania 17128-0946
15190492 E-mail/Text: bnc-quantum@quantum3group.com Feb 01 2020 04:06:34
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15181718 +E-mail/Text: bankruptcy@sccompanies.com Feb 01 2020 04:08:33 Seventh Avenue,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15163961 E-mail/Text: bankruptcy@sccompanies.com Feb 01 2020 04:08:33 Seventh Avenue,
1112 7th Avenue, Monroe, Wisconsin 53566-1364
15165023 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:10:43 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15191257 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:12:40 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15163962 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:11:36
Synchrony Bank - Zuliliy Credit Card, 170 Election Road, Suite 125,
Draper, Utah 84020-6425
15163963 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:12:41 Synchrony Bank/QCard,
P.O. Box 530905, Atlanta, Georgia 30353-0905

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Crescent Mortgage Company
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15163965* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, P.O. Box 108, St. Louis, Missouri 63166-0108)
TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 61

Date Rcvd: Jan 31, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2020 at the address(es) listed below:

Francis E. Corbett on behalf of Joint Debtor Marlene A. Murrio fcorbett@fcorbettlaw.com,
fcorbett7@gmail.com
Francis E. Corbett on behalf of Debtor John H. Murrio fcorbett@fcorbettlaw.com,
fcorbett7@gmail.com
James Warmbrodt on behalf of Creditor Crescent Mortgage Company bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor TOWNSHIP OF SOUTH PARK AND SOUTH PARK SCHOOL DISTRICT
jhunt@grblaw.com, cnoroski@grblaw.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7